

# Season's Greetings

Nineteen Twenty passes into history with this week. Have you done all that you resolved to do this year? Have you found a permanent banking home for safely transacting your business? This bank, established thirty-six years ago, will both welcome and deserve your account.

CAPITAL ..... \$100,000.00  
SURPLUS ..... \$150,000.00  
UNDIVIDED PROFITS ..... \$ 75,000.00

#### OFFICERS and DIRECTORS

PATRICK HEALY, President  
D. A. SMYTH, Vice President  
J. S. HOUTZ, Vice President  
ADAM PATTERSON, Vice Pres.  
R. A. MOYES, Cashier  
W. G. EMLEY, Asst. Cashier

**Commercial National Bank**  
OGDEN -- UTAH



## Our Christmas Sentiments

TO OUR many friends and patrons, the First National Bank and the Ogden Savings Bank extend in sincerity the season's best wishes.

The joy and happiness incident to Christmas comes from the spirit of service, and that same spirit is the basis of all our joys throughout the entire year.

The present year, 1920, will long be remembered as one of the most prosperous in the history of the two institutions, and although 1921 will present new problems to solve, and new obstacles to overcome, the New Year promises even greater growth and prosperity than the old.

Optimism, confidence and WORK will win—let us all "pull together."

May your Yuletide be a joyous one—may you find the New Year filled with success, prosperity—happiness.

#### OFFICERS AND DIRECTORS

M. S. ECCLES, President  
JOHN WATSON, Vice President  
R. B. PORTER, Vice President  
O. W. ADAMS, Vice President  
JAMES F. BURTON, Cashier  
(First National Bank)  
SUMNER P. NELSON, Assistant Cashier  
(First National Bank)  
S. T. JEPPESEN, Assistant Cashier  
(Ogden Savings Bank)  
W. F. BURTON, (First National Bank)  
JAMES F. BURTON, (First National Bank)  
GEORGE A. BARRY, (First National Bank)  
T. C. MERCER, (Ogden Savings Bank)  
M. S. ECCLES  
JOHN WATSON  
R. B. PORTER  
O. W. ADAMS  
A. T. WRIGHT  
JOHN SPIERS  
O. W. ADAMS

**FIRST NATIONAL BANK**  
**OGDEN SAVINGS BANK**

OGDEN

UTAH

Capital and Surplus \$697,430.12

Deposits \$5,968,131.46



## May the Dawn of This Day Bring You Joy and Happiness

Joy in the knowledge of accomplishment and service well received and graciously given.

May everything that comes to brighten the day reveal anew that friendliness and kindness, which on this one great day of the year opens our hearts to one another in the broad spirit of friendship and good will.

## National Bank Of Commerce

#### OFFICERS

E. P. ELLISON, President  
CHAS. H. BARTON, Vice Pres. and Mgr.  
J. W. ABBOTT, Vice President  
EZRA RICHARDSON, Vice President  
H. H. HUDMAN, Vice President  
J. H. RILEY, Cashier  
F. J. VICKS, Assistant Cashier

#### DIRECTORS

PRESTON A. BLAIR  
J. H. F. LAST  
JAMES E. ELLISON  
PARLEY T. WRIGHT  
DR. J. DWIGHT HARDING  
H. C. WOOD  
A. L. BREWER



## Yuletide Greetings

The holiday season affords an opportunity to express again the pleasure we derive from our business relations with you, and on behalf of our entire organization, we wish for you and yours a Merry Christmas and a Happy and Prosperous New Year.

## Utah National Bank Of Ogden

#### OFFICERS

M. S. BROWNING, President  
WARREN L. WATTIS, Active Vice Pres.  
CHAS. E. KAISER, Vice President  
A. V. MCINTOSH, Cashier  
WM. H. LOOS, Assistant Cashier

#### DIRECTORS

M. S. BROWNING  
DAVID C. ECCLES  
W. H. WATTIS  
JOHN M. BROWNING  
JOSEPH SCOWCROFT  
CHAS. E. KAISER  
W. J. PARKER  
WARREN L. WATTIS

Capital and Surplus ..... \$ 600,000.00

Resources Dec. 21, 1920 ..... \$3,931,930.24

Resources Dec. 21, 1919 ..... 2,447,171.95

Increase during year ..... \$1,494,758.29

